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How Will I Fill Up My Days?

“The best way to predict the future is to create it.” - Peter Drucker

As the long-awaited retirement day approaches, most people’s thoughts are focused on all the things they are finally going to have time to do. Images of strolling along sun-drenched beaches and endless days of playing golf or doing whatever you love doing fill your imagination. It sounds like the ideal life... but is it?

Yes, for a while. Research tells us that the first six to 18 months are usually fantastic. No alarm clock unless you choose it. Much less stress. Freedom to do exactly what you feel like doing. But, sadly the thrill of all that begins to fade. All the things we never had enough time to enjoy, become routine. When that happens, you find you have a lot of hours to fill every day for the next 25 years.

That’s when you need a retirement lifestyle plan.

A retirement lifestyle plan is your roadmap for how you want to invest your precious time. It covers eight important non-financial areas of your life:



1. Professional – are you going to spend part of your time working for pay, doing something you really enjoy and care about?

2. Primary relationship – how are you going to keep the most important relationship in your life vibrant and nourishing?

3. Friends and Family – how much time do you want to spend with your family and friends, and what kinds of things do you want to do with them?

4. Giving Back – do you want to give your time and talent to a person or a group that makes the world a better place in some way, big or small?

5. Health and Aging – what activities do you want to invest time in that will support your health and help you age well?

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6. Leisure – Having fun and relaxing is an important part of this time of your life. How much of your time do you want to set aside for doing things that give you pleasure?

7. Self-Development – how do you want to keep your mind active and continue to grow as a person?

8. Emotional and Spiritual Well-Being – what are you going to do to nurture your sense of happiness and well-being?

If you don't have a plan, it's way too easy to fill those empty hours with endless TV or mindlessly surfing the Internet. We know from experience and research that filling your life with things that do not keep you engaged with other people and activities that stimulate you mentally, physically, and emotionally leads to physical and mental problems.